BUREAU OF MUNICIPAL AFFAIRS

REPORT RE HOUSING

INCLUDING

TOWN PLANNING of the Town of Kapuskasing

Printed by Order of
THE LEGISLATIVE ASSEMBLY OF O TARIO



TORONTO:

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1922

To His Honour HENRY COCKSHUTT,

Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR:

I herewith beg to present for your consideration the Report re Housing of The Bureau of Municipal Affairs for 1921, including Town Planning of the Town of Kapuskasing.

Respectfully submitted,

H. C. NIXON,

Provincial Secretary.

To the Honourable H. C. NIXON,

Provincial Secretary of the Province of Ontario.

SIR:—I have the honour to submit for your approval the Report re Housing, of The Bureau of Municipal Affairs, for 1921, including Town Planning of the Town of Kapuskasing.

I have the honour to be, Sir,

Your obedient servant,

J. A. ELLIS,

Director of the Bureau of Municipal Affairs.

REPORT OF DIRECTOR

This report deals with the work which has been done under The Ontario Housing Act, 1919, in the year 1921, and with the work which has been done under The Municipal Housing Act, 1920 in that year. Also with the Town Planning of the Town of Kapuskasing.

HOUSING

The Municipal Housing Act, 1920.

The following municipalities have passed by-laws to come under the provisions of this Act:—The Cities of Belleville, Chatham, Kitchener, London, Niagara Falls, Ottawa, Peterborough, Sarnia, Sault Ste. Marie, Windsor; the Towns of Ford City, Riverside, Sudbury, Tilbury, and Walkerville, and the Villages of Beaverton, and Fergus, and Stamford Township.

Under the provisions of the Act the Province has guaranteed the following debentures of the municipalities mentioned:

Beaverton	.\$ 7.000.00
Chatham	. 25,000.00
Fergus	10,000.00
Ford City	. 203,000.00
Kitchener	
London	. 300,000.00
Sarnia	. 100,000.00
Stamford	. 50,000.00
Tilbury	11,000.00
Walkerville	. 400,000.00
Windsor	. 325,000.00
8	1,566,000,00

In addition it is expected that the following debentures will shortly be guaranteed:

Niagara Falls	\$200,000.00
Ottawa	45,000.00
Riverside	50,000.00
Windsor	400,000.00
	\$605 000 00

Housing Commissions.

There are now 99 municipalities which have passed by-laws under the provisions of The Ontario Housing Act, 1919, and appointed Housing Commissions. Of these 19 are cities, 50 are towns, 17 are villages, and 13 are townships. Seventy-two municipalities have constructed houses.

As already mentioned 10 cities, 5 towns, 2 villages, and 1 Township have passed by-laws to come under the provisions of The Municipal Housing Act, 1920. Eleven of these municipalities have constructed houses.

Cost, and Shortage of Houses.

During 1921 the cost of constructing houses decreased probably twenty per cent. below the cost of construction in 1920. While there is still a considerable shortage of houses there was nothing like the same demand for new houses in 1921 that there had been in the two previous year, owing no doubt to the fact that industries were not as active in 1921 as they had been in the two previous years.

Appropriations.

The amount secured by the Province of Ontario from the Dominion Government for housing purposes was \$8,750,000.00. This money was to be loaned under the provisions of The Ontario Housing Act, 1919, at five per cent.

Loans.

The total loans approved for houses erected in 1919, 1920 and 1921 under The Ontario Housing Act, 1919, is \$7,768,018.40, and for land purchased by Housing Commissions \$256,343.27. Of this \$4,195,721.95 was loaned to seventeen cities; \$2,583,343.27 was loaned to thirty-four towns; \$364,579.00 was loaned to thirteen villages; and \$880,748.26 was loaned to eight townships.

Loans have been approved for houses which are not yet erected to the amount of \$303,100.00, and in addition a loan of \$400,000.00 has been set aside by special legislation for housing purposes at Kapuskasing.

Repayments by Municipalities:

Up to the end of 1921, there has been repaid to the Provincial Treasurer on account of monthly repayments \$652,316.62, of which \$225,684.59 is principal, and \$426,632.03 is interest. There has also been repaid to the Provincial Treasurer the sum of \$197,143.57 on account of loans in excess of monthly repayments. Up to the same date the Provincial Treasurer has also received \$167,842.71 for interest on money advanced on progress estimates during construction. The total amount received is \$1,017,302.90.

Out of 73 municipalities, only 4 are in arrears. The total amount of these arrears is \$4,482.44. This is a very small amount, considering the fact that \$1,017,302.90 has been repaid.

Since December 31st last \$1,079.04 of these arrears has been repaid, and it is expected that the remainder will be paid very shortly.

The monthly repayments are as a rule remitted promptly on the first of each month.

Houses Erected:

A summary of the houses erected in 1919, under The Ontario Housing Act, 1919, is as follows:

Houses Erected:

No. of Houses		Loans	Average Loan per house
		\$ c.	\$ c.
14	Four roomed, frame clapboard finish	27,700.00	1,978.57
3	" solid brick, hollow tile or concrete	7,575.00	2,525.00
43	Five roomed, frame clapboard finish		2,685.79
26	" frame stucco finish		2,963.46
23	" brick vcneer		2,924.78
44	" solid brick, hollow tile, or concrete		2,832.50
237	Six roomed, frame clapboard finish	662,299.00	2,794.09
88	" frame stucco finish	257,274.00	2,923.57
230	" brick veneer	678, 228, 00	2,948.82
332	" solid brick, hollow tile, or concrete		3,569.28
13	Over six rooms, frame clapboard finish	37,100.00	2,854.61
27	" frame stucco finish	81,000.00	
23	" brick veneer	56,675.00	2,464.13
8	" solid brick, hollow tile or concrete		3,712.16
1,184	₹.	3,677,974.00	3,106.40

Of the above, \$1,060 are detached houses and 124 are semi-detached. Increases amounting to \$67,772.74 were made in 1920 in loans originally made in 1919.

A summary of the houses erected in 1920 under The Ontario Housing Act, 1919, is as follows:

No. of Houses		Loans	Average Loan per house
		\$ c.	\$ c.
36	Four roomed, frame, clapboard finish.	121,900.00	3,386.11
71	Five roomed, frame, clapboard finish	224,216.00	3,157.97
25	" frame, stucco finish	92,600.00	3,704.00
41	" brick veneer	141,050.00	3,440.24
39	" solid brick, hollow tile or concrete		3,604.87
76	Six roomed, frame, clapboard finish	234,068.00	3,079.84
63	" frame, stucco finish	245,429.00	3,895.70
199	" brick veneer	712,761.00	3,581.71
301	" solid brick, hollow tile or concrete		4,058.40
6	Over six rooms, frame, clapboard nish	18,400.00	3,066.67
3	" frame, stucco finish	9,500.00	3,166.67
6	" brick veneer	20,450.00	3,408.33
47	" solid brick, hollow tile or concrete		4,066.23
913	• • •	3,373,656.00	3,695.13

Of the above, 833 are detached houses, 50 are semi-detached, and 30 are in groups of three.

A summary of the houses erected in 1921, under The Ontario Housing Act, 1919, is as follows:

Houses Erected:

No. of Houses	· ·	Loans	Average Loan per house
	- a	\$ c.	\$ c.
1	Four roomed, frame clapboard finish	3,000.00	3,000.00
7	Five roomed, frame clapboard finish	23,900.00	3,414.28
2	" solid brick	8 000 00	4,000.00
31	Six roomed, frame clapboard finish	114,300.00	3,687.10
9	" brick veneer	32,000.00	3,555.55
54	" solid brick		4,062.04
1	Over six rooms, frame clapboard finish	3,000.00	3,000.00
6	" brick veneer	22,100,00	3,683.33
6	" solid brick	24,000.00	4,000.00
117		449,650.00	3,843.16

Of the above, 113 are detached houses, and 4 are semi-detached.

Increases amounting to \$36,363.66 were made in 1921 in loans originally approved in 1919 and 1920.

A summary of the houses erected under The Municipal Housing Act, 1920, is as follows:

No. of Houses		Loans	Average Loan per house
		\$ c.	\$ c.
1	Four roomed, brick, veneer	3,000.00	3,000.00
3	Five roomed, frame, clapboard finish	10,000.00	3,333.00
1	" brick veneer	4.000.00	4,000.00
3	solid brick	13,500.00	4,500.00
6	Six roomed, frame, clapboard finish	21,000.00	3,500.00
4	" frame, stucco finish	14,000.00	3,500.00
16	" brick veneer		3,906.03
199	" solid brick, hollow tile	832,700.00	4,184.42
2	Over six rooms, frame, clapboard finish	6,500.00	3,250.00
1	" frame, stucco finish	4,000.00	4,000.00
1	" brick veneer	2,000.00	2,000.00
237		973,200.00	4,106.33

All the above houses are detached.

A summary of the houses erected in 1921 under The Municipal Housing Act, 1920, is as follows:

No. of Houses		Loans	Average Loan per house
5	Four roomed, frame clapboard finish	\$ c. 12,750.00	\$ c. 2,550.00
15	Five roomed, frame clapboard finish	49,581.00	3,305.40
27	Five roomed, frame clapboard finish brick veneer	108,230.00	4,008.52
57	" solid brick	256,000.00	4,491.23
51	Six roomed, frame clapboard finish		3,475.66
76	" brick veneer		3,959.21
63	" solid brick		4,380.95
10	Over six rooms, brick veneer		3,700.00
16	" solid brick	71,000.00	4,437.50
320		1,288,719.66	4,027.25

All the above houses are detached.

It will be seen that 69 per cent. of all the houses erected in 1919, 1920 and 1921 are either of brick veneer or of solid construction.

The total number of houses erected in these years is 2,771 and the loans made therefor amount to \$9,867,336.06.

Operations have almost ceased under The Ontario Housing Act, 1919, although a number of loans were approved before 31st December, 1920 for houses which have not yet been erected. It is expected that these houses will be erected this year.

Operations carried on under The Municipal Housing Act, 1920, were not very extensive last year. There are however, also under this Act a number of loans which have been approved for houses to be erected this year. It is anticipated that operations under this Act will also be discontinued within a reasonable time.

Increases in Loans.

The following increases were made in loans approved under the provisions of The Ontario Housing Act, 1919, in 1919 & 1920, during 1921 in the municipalities mentioned:

Barton Township	\$ 1.582 75
Brampton	
Brantford Township	
Chippawa	
Fergus	
Galt	
Guelph City	. 10,000 00
Perth	500.00
Port Colborne	. 1,000.00
Port Credit	. 1,000.00
Sandwich Town	. 900.00
Sault Ste. Marie	1,800.00
Scarborough Township	. 1,000.00
Smith's Falls	500.00
Whitby	1,400.00
Windsor	. 8,007.95
York Township	2,150.00
Total	\$36 363 66

Methods of Operation Under Housing Acts.

Under the Housing Acts there were two methods or operation, namely:

First, where a person owned a lot, and conveyed it to the Housing Commission he could secure a loan for the erection of a house for the full cost thereof. The plans for the house required to be approved by the Housing Commission, and the Housing Department. The borrower could make his own contract for the erection of the house.

Second, a Housing Commission could purchase land, and erect houses thereon. The plans for such houses also had to be approved by the Housing Commission, as well as the layout of the land.

Seventy per cent. of the houses erected under the Housing Acts have been erected under the first method, which has been preeminently successful. There has been no difficulty and no complaint whatever where houses have been erected under this plan. The monthly repayments have also been promptly met.

The second method has not been so successful. In some cases Housing Commissions have erected houses without having purchasers for them, with the result that in a small number of cases some houses are still undisposed of. In other cases Housing Commissions have allowed persons to take the houses without any cash payment, but with merely some security for the first three years' payments. In a number of these cases the Housing Commissions have found it somewhat difficult to satisfy the persons who have taken the houses, and the Commissions have been put to some expense in altering houses.

Whilst from a theoretical point of view the development plan is the ideal one in connection with Housing, from a practical point of view the other method has obtained much better results.

Cost of Administration:

The cost to the Province of the administration of The Ontario Housing Act, 1919, up to the end of 1919 is as follows:

Salaries and other remuneration Travelling and other expenses Contingencies	2,505.77
	20,536.49

This is practically for a period of seven months.

The cost to the Province of the administration of The Ontario Housing Act, 1919, in 1920, and The Municipal Housing Act during 1920, is as follows:

Salaries and other remuneration	\$21,158.67
Travelling and other expenses	
Contingencies	
Typewriter	121.50

\$28,566.45

The cost to the Province of the administration of The Ontario Housing Act, 1919, in 1921, and The Municipal Housing Act during 1921, is as follows:

Salaries and other remuneration	12,144.67
Travelling and other expenses	1,868.42
Contingencies	1,751.98
Kapuskasing Townsite, Planning, etc.	3,500.00
	10 265 07

TOWN PLANNING

TOWN OF KAPUSKASING

Kapuskasing is located on the Canadian National Trans-continental Railway and the River Kapuskasing, seventy miles west of Cochrane.

This Town was incorporated by Chapter 36 of the Statutes of Ontario, 1921. This Act authorized the Government of Ontario to enter into an agreement with the Spruce Falls Company, Limited, for the planning, laying out and establishment of a townsite. The Company is engaged in extensive operations concerning the manufacture of pulpwood and has erected mills and other works for that purpose at Kapuskasing.

The agreement recited that "it is essential that housing and other accommodation should be provided in the immediate neighborhood of Kapuskasing for persons in the employ of the Company in said industry and others who may become residents there, and the Government is desirous of creating a town and having same planned and developed on model lines," and the provisions of the agreement provided for this being carried out.

The planning and laying out of the townsite and all other work connected therewith has been done entirely by various officials of the Ontario Government. The plans contained in this report and the accompanying information are published for the purposes of assisting in some measure in the planning, laying out and development of other townsites.

The area set aside for the municipality contains 2,053 acres, of which about 40% has been partially or wholly cleared. Of this, a comparatively small part, 220.8 acres, was subdivided and laid out as a townsite. This latter portion was partially cleared, and it has now been entirely cleared and stumped. It was considered desirable not to subdivide too large an area, but rather to have such an area developed as would meet all reasonable requirements for some considerable time and to provide for future development. The subdivision made will provide for about 2,500 people, and further subdivisions have been provided for, which can be readily made as required. A comparatively large area of unsubdivided land surrounding the townsite proper would, it was considered, make it difficult for houses of an undesirable type to be erected in the immediate vicinity of the townsite proper. It was also intended to insure to the municipality control by means of by-laws and other restrictions of the development of land, business and health conditions around the townsite itself.

The entire townsite as subdivided is owned by the Province, which also owns a large portion of the other land included in the limits of the municipality.

One of the principal reasons for the Government's action in this matter was to prevent the Town becoming a "closed" or "Company" Town. A number of lots have been reserved for the Company and 100 for the Housing Commission which it is proposed to establish. The price for the lots for the Housing Commission is not to exceed, on the average, \$100 per lot. All the other lots are being placed on the open market.

It was also not thought desirable to deal with the matter from the point of view only of the Town being one which would always have to depend for its existence on the operations of the Lumber Company.

The future development of this section of Northern Ontario will be dependent largely upon the policies of the Dominion Government in encouraging, through the National Railways, the growth of industries based on timber manufacture along their lines; and by the Ontario Government in the sale of the timber limits, the development of the latent power for the manufacture of lumber, pulpwood, paper, etc., and upon the sale, settlement, and development of the land, after the timber is cut, for agricultural purposes. Along the Transcontinental Railway for one hundred miles west of Cochrane are small settlements, and the farms of settlers who are largely dependent in the winter upon lumber operations, but who are in the summer, tilling and clearing their farms.

As the past and present policies of the two Governments are along these lines, it would seem reasonable to think that along with the establishment and development of these industries for the manufacture of wood products would come an agricultural development sufficient at least to supply the wants of those engaged in them, and that, while for some time the two developments are interdependent, neither should be commercially controlled or restricted by the other, which seems to be a danger in the case of the "closed" or "Company" town. Thus in planning the Town of Kapuskasing and providing for its future growth, provision would seem not necessarily to be wholly restricted to the activities of the industry which is immediately responsible for its conception.

The Location of the Townsite.

Preliminary visits were made to the location by all the interested officials of the Government and the general conditions carefully studied. A topographic plan was prepared by the Surveyor-General's Department, and on this was located all the buildings which were in any way prominent, as well as the levels.

The Company has acquired rights to develop two power plants on the Kapus-kasing River. When this has been done the level of the river will be considerably raised, and a quantity of land will be flooded. It was therefore necessary to obtain reliable data as to the effect of the raising of the river. It was then found that practically the only available townsite was the one which has been selected. The elevation of this townsite is sufficient for all requirements, and it has the peculiar

advantage that when the level of the river has been raised it will be almost entirely surrounded by water. This having all been cleared and stumped should prove a valuable safeguard in case of fire.

Subdivision Plan of Townsite.

It was found that to secure circulation through the town a new high level bridge across the river at a different location than the two small existing ones was necessitated. The Company in their original agreement had agreed to raise, at considerable expense, the present bridges and replace by means of a large fill the Government highway, which would be required as the result of the raising of the river. As the proposed new bridge was found to require only a slightly increased cost, the Company undertook, in lieu of the former obligation, to undertake that of supplying the required new bridge.

The location of this bridge determined, to a considerable extent the plan of subdivision to be followed.

The lots have been made of a reasonable size, namely about 50 ft. by 150 ft. for residential purposes, and about 50 ft. by 100 ft. for commercial purposes.

The subdivision plan has been prepared in accordance with the provisions of The Planning and Development Act, Chapter 38, Ontario Statutes of 1918. The land has been staked and the plan certified to.

General Plan of Townsite showing Projected Streets, etc., for Future Development and Variation of Urban Zone.

By Section 2 of The Planning and Development Act an "urban zone" in the case of a town includes the area within three miles of such town, and under Section 4 of the Act the Municipality can vary such urban zone on preparing a plan of such variation and obtaining the approval of the Ontario Railway and Municipal Board.

Under Section 5 of the Act "The Council of a city, town or village may procure to be made for adoption by it a general plan of such city, town or village and the urban zone adjoining it, or of such portion of the same as such Council may deem expedient." Such general plan, which also shows the variation of the urban zone, has been prepared, (see plan 6) and the necessary steps are being taken to have it approved by the Ontario Railway and Municipal Board.

No street has been laid out of a less width than 66 feet, and some of the main thoroughfares have an even greater width.

The main arterial highways are the Government road allowances of 66 feet in width adjacent to the railway right-of-way. As the river forms a barrier to these, provision for connecting them and carrying them through the town and across the new bridge was required. Riverside Drive, with a width of 88 feet, fulfilled this requirement.

When the streets had been established, a study was made for the future extension and linking up of these streets with those which either were at present or would later be opened up inside and beyond the municipal limits. These streets which

have been laid down on the general plan need not necessarily be opened until such time as they are either required for general purposes, or it is desired to subdivide the land along them for sale of lots. All future subdivisions must follow this general plan.

Main Business Area.

A factor in the location of this area was the convenience of access from the station and railway on the one hand, and from the residential areas on the other. Another factor was the development of a dignified entrance in approaching the town from the station.

This area is reserved for business structures of a permanent character.

Secondary Business Area.

With the above in view regarding a business centre of a permanent type, it was obviously necessary to provide another business district upon which could be erected business buildings of a type immediately required by the new Town. This first type by experience has been shown to often be very temporary and the buildings of cheap construction. Whilst therefore this area too is reserved for buildings for business purposes the building restrictions are very much modified.

Park Areas.

As the townsite will be almost entirely surrounded by water after the river is raised, certain portions adjacent to the river were somewhat low for building purposes, and in order to control and secure the use of the waterfront for the town, the lots were not allowed to come to the water's edge, but this surrounding area was set aside for park and recreational purposes, with the exception of a comparatively small area of waterfront which would probably be required for industrial purposes. This park and recreational area is about one-ninth of the area above the raised level of the river.

Public Buildings.

Locations have been reserved for municipal buildings, schools, churches, hospitals, etc.

Cemetery.

The cemetery has been located where natural and easy drainage is possible, and where it will be easily accessible at all seasons of the year. The site is within the municipal limits and not too far from the townsite.

Divisions of the Total Area in the Townsite.

, , , , , , , , , , , , , , , , , , ,	220.8 acres
Parks and recreational areas	
Schools, churches and public buildings	
Streets and alleys	

Railway Matters.

A temporary logging siding from the Company's mill had been constructed at the easterly side of the townsite. Its future removal was deemed possible by the Company, if provision was made in the plan for a free right-of-way.

The present site of the railway station would, by the agreement providing for the erection of the new high level bridge, in lieu of raising the level of the Government Road on the north side of the railway, close for traffic the Government highway between the Townsite and the new bridge leading to the Town. It has therefore been suggested that the station be moved east between the river and the south side of the tracks and immediately opposite the proposed new bridge. An ample area has been set aside in the plan for a new station and for well-developed grounds about it.

Streets crossing the railway have been reduced to the minimum number, and where these crossings must of necessity be made, sufficient width and directness of approach have been provided to permit of grade separation if this should ever be required. Provision has also been made for the best method of providing switching accommodation, both for the present and future requirements of the industrial area.

All railway matters were discussed with officials of the Canadian National Railways and the provisions which have been made have their approval.

Waterworks and Sewerage System.

Under the agreement between the Government and the Company the Government is to guarantee bonds or debentures of the municipality issued for waterworks, sewerage, local improvements, or other municipal works, to the extent of not more than \$100,000 and the Company is to furnish electric power for lighting and other purposes at cost.

Although the town will not be a "Company" town, advantage is being taken of the location and proximity of the plant of the Company, and a supply of water will be obtained from it at cost in order to lessen the cost of operating an independent pumping station. Several pumps and a filter will be installed in the pump house Company, and these will be operated by the the Company's units. The distribution system has been designed take care of modern fire requirements. Hydrants have been placed venient points, and the mains have been designed to give not only adequate pressure at the fire hydrants, but are equipped with valves, and arranged so that any part of the system can be conveniently cut out and the water circulated around by another loop. The Townsite as arranged by the town planning engineers lends itself very admirably to this arrangement without materially affecting the cost of the system.

The system as designed has 23% 4 in. mains; 10% 8 in. mains, and 67% 6 in. mains, with a total of 55 valves and 24 hydrants. It is estimated that this system will cost \$45,000, and that the Company will extend its watermain to the railway tracks and connect up with the townsite.

The natural outlet for any sewerage system must be the river. Alterations in the river level will naturally seriously affect any sewage outfall. It is proposed to lay certain interceptors, which will receive the whole of the townsite sanitary drainage and carry it by gravity to a point on the bay opposite the railway bridge. From here it will gravitate through treatment works and when the level of the river is raised it will be pumped and gravitated through treatment works to the river. Soundings have been taken over the townsite, and it does not appear from this information that rock will be encountered anywere in the system. This will tend to cheapen the cost materially.

The sewers immediately required and having a capacity sufficient to take care of the anticipated population for several years are estimated to cost \$33,000. An additional item of \$12,500 should provide for the necessary sewage disposal.

The total estimated cost of both sewerage and water supply amounts to, in all, \$90,500.

The waterworks and sewerage systems have been so arranged that they can be built in units and gradually extended as the occasion requires.

Detailed Plans.

The purpose of these plans is to put on record for the benefit of the present and future Councils the suggestions with regard to detail which were considered in planning the town, and to clearly explain the underlying reasons why the provisions on the general plan were made. This information is largely for guidance and to be adhered to only as far as changed conditions seem to permit at the time when these points actually arise for definite consideration.

Housing Commission.

The reservation of lots for the Housing Commission has been made in so far as practicable in a comparatively compact area, for purposes of economy in expenditures for local improvements and near the secondary business centre.

Restrictions.

The Consulting Architect, Mr. James Govan, has prepared a building by-law for consideration by the municipal Council. It is proposed to publish this by-law at a later date. The intention of the Department in this matter is only to give helpful suggestions as to the possible scope of such a measure. Outside the larger cities of Ontario there are many municipalities which have no building by-law. The building by-law mentioned has been prepared for the guidance only of those municipalities which desire to adopt such regulations, and every municipality, as well as Kapuskasing, can of course, make such changes in it as they deem advisable.

With the description of types of buildings set forth in the suggested by-law, certain groups of lots at Kapuskasing were decided upon which in their sale would be restricted, first for the erection of retail business buildings of certain types and construction, second, industrial buildings, and third, boarding houses.

It is also being considered whether not more than three lots in the townsite can be sold to one applicant and unless such lots be built on whether within a reasonable time they should not revert to the Crown. The purpose of this is to prevent speculation.

In addition to the above restrictions regarding the use of all areas other than those to be used for residential purposes, a by-law has been prepared under the provisions of Section 399a of The Municipal Act (Section 10, Chapter 63, of the Statutes of 1921) by which certain areas in the municipality are proposed to be definitely set aside for the erection of detached private residences only. It is proposed that the Municipal Council pass such By-law which will then require the approval of the Ontario Railway and Municipal Board. One other reason for imposing the restriction contained in the proposed By-law was to insure that the industrial and commercial businesses should locate in the area set aside for them, and along the lines of the projected local improvements.

Plans

The following are the plans which have been prepared and which are contained in this Report:—

- 1. Map showing location of the Town of Kapuskasing. (Plan 1).
- 2. The townsite as originally surveyed. (Plan 2).
- 3. The townsite showing raised level of river. (Plan 3).
- 4. Topographic plan of townsite and adjacent areas. (Plan 4).
- 5. Subdivision plan of townsite. (Plan 5).
- 6. General plan of townsite showing projected streets, etc., for future development, and variation of urban zone. (Plan 6).
 - 7. Projected water and sewerage systems. (Plan 7).
- E. General plan of townsite showing commercial and industrial districts. (Plan 8).
- 9. Plan of townsite showing reservations for parks, playgrounds, churches, municipal and other public buildings. (Plan 9).
- 10. General plan showing residential districts in conformity with Section 399a of The Municipal Act. (Plan 10).
 - 11. General plan showing lots reserved for Housing Commission. (Plan 11).

Officials in Charge of the Work

L. V. Rorke, Director of Surveys, in charge of surveying and staking out the lots.

Gordon F. Summers, O.L.S.

- F. A. Dallyn, Director of Sanitary Engineering Division, Provincial Board of Health.
- W. E. Harries and A. V. Hall, Town Planners, and Arthur M. Kruse, Associate Town Planner, Housing Department, Bureau of Municipal Affairs.

James Govan, Consulting Architect, Housing Branch, Bureau of Municipal Affairs.

Officials of the Department of Lands and Forests in connection with the clearing and selling of lands.

The whole of the work has been performed under the direction of the undersigned.

J. A. ELLIS,

Director, Bureau of Municipal Affairs

January 26th, 1922.

Municipalities which have come under the Provisions of "The Ontario Housing Act, 1919."

appropriated by Order-in-Council approved for houses for houses	Loans oved for ses which not yet rected \$ c.
The Belleville	
The Belleville	
Brantford* (Chatham) 250,000.00 246,513.00 246,513.00 Fort William 250,000.00 36,200.00 36,200.00 Galt	
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Ottawa 750,000.00 668,000.00 82,000.00 741,350.00 *†Peterboro 150,000.00 16,800.00 16,800.00 †Sarnia 100,000.00 97,000.00 97,000.00 Sault Ste. Marie 200,000.00 199,050.00 199,050.00 St. Catharines 150,000.00 146,069.00 4,645.00 150,714.00 Stratford 250,000.00 245,400.00 116,400.00 Welland 250,000.00 121,950.00 4,354.00 126,304.00 †Windsor 1,000,000.00 683,507.95 50,500.00 734,007.95 200 Woodstock 100,000.00 93,270.67 6,079.33 99,350.00	
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St. Catharines. 150,000.00 146,069.00 4,645.00 150,714.00	
Stratford. 250,000.00 245,400.00 116,400.00 Welland. 250,000.00 121,950.00 4,354.00 126,304.00 †Windsor. 1,000,000.00 683,507.95 50,500.00 734,007.95 200 Woodstock. 100,000.00 93,270.67 6,079.33 99,350.00	
Windsor	,
Woodstock	
	0,000.00
$\begin{bmatrix} 5,125.000.00 & 4,011.983.62 & 183,738.33 & 4,046,571.95 & 200 \end{bmatrix}$,000.00
Towns \$ c. \$ c. \$ c.	\$ c.
*Arthur	· · · · · · · · · · · · · · · · · · ·
Brampton	
Brockville Bridgeburg	
*Burlington	
Capreol	
*Carleton Place 30,000.00	
*Chapleau	
*Cobourg	·····
Cochrane	
Englehart	
Goderich	•••••••••••••••••••••••••••••••••••••••
*Gravenhurst	
*Haileybury	
Hawkesbury	
*Hespeler	•••••
Ingersoll	
Learnington 50.000.00 56.190.00 56.190.00 56.190.00	.500 00
Leaside	,500.00
Leaside	,500.00
Leaside 100,000.00 90,780.00 8,670.00 99,450.00 Listowel 50,000.00 39,615.00 39,615.00 39,615.00 39,615.00 32,500.00 30,000.00 3	
Leaside 100,000.00 90,780.00 8,670.00 99,450.00	,000.00
Leaside 100,000.00 90,780.00 8,670.00 99,450.00 Listowel 50,000.00 39,615.00 39,615.00 39,615.00 Merritton 25,000.00 22,500.00 22,500.00 Midland 75,000.00 59,048.00 59,048.00 Milton 20,000.00 16,700.00 16,700.00	,000.00
Leaside 100,000.00 90,780.00 8,670.00 99,450.00	,000.00

Municipalities which have come under the Provisions of "The Ontario Housing Act, 1919."—Continued.

_	Amount appropriated by Order- in-Council	Loans approved for houses erected in 1919 1920-1921	Loans approved for land pur- chased by Housing Com- missions in 1919 and 1920	Amount actually paid by Province on account of such Loans in 1919 1920-1921	
Towns—Cont'd.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
*North Bay	Ф С.	Ф C.	φ	Ф С.	Φ C.
*Niagara	30,000.00				
Oshawa	600,000.00	439,250.00	24,825.00	464,075.00	96,600.00
*Owen Sound					
*Palmerston	50,000.00		•••••••	/	
Paris	66,000.00	66,000.00		66,000.00	
Perth	25,000.00	25,000.00		25,000.00	
Port Colborne	150,000.00	149,944.00	•••••	149,444.00	
Renfrew	60,000.00	12,500.00		12,500.00	•••
Sandwich	150,000.00	137,900.00		136,100.00	
Sioux Lookout	40,000.00	9,000.00	••••	4,900.00	•••
Smith's Falls	60,000.00	23,100.00		23,100.00	•••
Sturgeon Falls	60,000.00	15,600.00	•••	15,600.00	****
†Sudbury	150,000.00	148,530.00	••••	148,530.00	••••
Thorold	50,000.00	47,650.00		47,650.00	
Timmins	40,000.00	6,000.00		6,000.00	
Trenton	200,000.00	8,600.00		8,600.00	
*Uxbridge		,,,,,,,,,		0,000,00	
†Walkerville	250,000.00	246,500.00		246,500.00	
*Waterloo		,			••••
Whitby	50,000.00	49,800.00		49,800.00	••••
	3,809,000.00	2,515,477.52	67,865.75	2,576,143.27	103,100.00

Municipalities which have come under the Provisions of "The Ontario Housing Act, 1919."—Concluded.

	Amount appropriated	Loans approved	Loans approved for land pur- chased by	Amount actually paid by Province on	Loans approved for
-	by Order-	for houses	Housing Com-	account of such	
		erected in 1919	missions in	Loans in 1919	are not yet
	in-council	1920-1921	1919 and 1920	1920-1921	erected
		1920-1921	1919 and 1920	1920-1921	erected
Villages	\$ c.	*\$ c.	\$ c.	\$ c.	\$ c.
	30,000.00	Ψ	2,000.00	1,500.00	Ψ
Acton	20,000.00	13,000.00	2,000.00	12,500.00	
Beaverton				22,200.00	
Chippawa	30,000.00	22,200.00	(10.00		
Elmira	40,000.00	12,515.00	640.00	13,155.00	
†Fergus	50,000.00	49,800.00		49,800.00	
Georgetown	80,000.00	80,000.00		73,250.00	
*Hensall					
Humberstone	50,000.00	12,305.00		12,305.00	
*Madoc	30,000.00	,			
Point Edward	30,000.00	30,000:00		30,000.00	
Port Credit	100,000.00	34,300.00		34,300.00	
Port Dalhousie	50,000.00		9 120 00	43,519.00	
	30,000.00	41,389.00	2,130.00		
Port McNicoll	30,000.00	10,100.00		10,100.00	
Richmond Hill	25,000.00	25,000.00		25,000.00	
Tara	10,000.00	7,500.00		7,500.00	
*Victoria Harbor	10,000.00				
Woodbridge	50,000.00	21,700.00		21.700.00	
	635,000.00	359,809.00	4,770.00	356,829.00	
Townships	• 0		\$ c.	\$ c.	\$ c.
Barton	\$ c. 100,000.00	\$ c. 100,903.26	, o C.	\$ c. 100,903.26	φ
Brantford	50,000.00	34,700.00		34,700.00	
Etobicoke	150,000.00	146,500.00		139,500.00	
Gloucester					
*Guelph	50,000.00	7,500.00		7,500.00	
*Neebing					
*Pickering	30,000.00				
Sandwich, E	55,000.00	54,975.00		54,975.00	
Scarborough	100,000.00	25,800.00		25,800.00	,
Stamford	30,000.00	29,800.00		29,800.00	
*Thorold	30,000.00	25,000.00			
*West Oxford	30,000.00			1	T
York	500,000.00	190 570 00		471,720.00	
1 OFK	300,000.00	480,570.00		471,720.00	
	1,125.000.00	880,748.26		864,898.26	
m . 1 a					
Total of	\$ c.	\$ c.	\$ c.	\$ c.	\$ C.
Cities	5,125,000.00	4,011,983.62	183,738.33	4,046,571.95	200,000.00
Towns	3,809,000.00	2,515,477.52	67,865.75	2,576.143.27	103,100.00
Villages	635,000.00	359,809.00	4,770.00	356,829.00	
Townships	1,125,000.00	880,748.26		864,898.26	
Grand Total	10,694,000.00	7,768,018.40	256,374.08	7,844,442.48	303,100.00
the second second second					

^{*}Municipalities marked thus have not erected houses under the provisions of "The Ontario Housing Act, 1919."

[†]Municipalities marked thus have also come under the provisions of "The Municipal Housing Act, 1920." For particulars as to the work done under the latter Act, see information given under the heading of each municipality.

BEAVERTON

Houses Erected

" The	Ontario	Housing	Act.	1919"
"The	Ontario	Housing	Act,	191 9 "

No. of Hous 1921 1		six	six	rooms,	brick	veneer	Loans 1921 \$3,500
_						\$3,500	

BEAVERTON

Houses Erected

"The Municipal Housing Act, 1920"

No. of H				Loans	
192 2		roomed.	brick	veneer	1921 \$7,000
	, ,	10011104,	2.101	. 011001	
					\$7,000

BRAMPTON

Houses Erected

"The Ontario Housing Act, 1919"

No. of Houses 1921 1 S		solid	brick	Loans 1921 \$4,000
_	,			
				\$4,000

COCHRANE

Houses Erected

"The Ontario Housing Act, 1919"

No. of Hou	uses	Loans
1921		1921
1	Six roomed, frame clapboard finish	\$3.100
1	Over six rooms, frame clapboard finish	3.000
. 2	Over six rooms, solid brick	
_		
4		\$14,100

ETOBICOKE

Houses Erected

"The Ontario Housing Act, 1919"

No.	of Hou 1921	ises				Loans 1921
	11	Six	roomed,	solid	brick	
	1 Trans					-
						\$47 000

No. of Houses

Loans

FORD CITY

Houses Erected

"The Municipal Housing Act, 1920"

	The mantetput mounts net, 1920	
No. of Hot 1921	uses	Loans 1921
1	Five roomed, frame clapboard finish	\$3,500
3	Five roomed, solid brick	13.000
18	Six roomed, solid brick	75,500
2	Over six rooms, solid brick	
		,
24		\$101,000
	GALT	
	Houses Erected	
	"The Ontario Housing Act, 1919"	

GEORGETOWN

Houses Erected

"The Ontario Housing Act, 1919"

No. of House 1921	ses	Loans 1921
1	Four roomed, frame clapboard finish	\$3,000
2	Five roomed, frame clapboard finish	
1	Six roomed, brick veneer	4,000
1	Over six rooms, brick veneer	
1	Over six rooms, solid brick	4,000
-		
6		\$22,700

Two loans have been approved amounting to \$6,750, but the houses have not yet been erected.

HAMILTON

Houses Erected

"The Ontario Housing Act, 1919"

No	of Hou 1921 10		roomed,	solid	brick	Loans 1921 39,700
		-				39,700

LEAMINGTON

Houses Erected

"The Ontario Housing Act, 1919"

No. of Ho	ouses					Loans
1921	Six	roomed	frame	claphoard	finish	\$14,000
	OIA	. Toomca,	Humo	Ciupbourd	11111541	

In addition to the above a loan for \$3,500 was approved in 1920 for a house which is not yet erected.

LISTOWEL

Houses Erected

"The Ontario Housing Act, 1919"

Loans 1921		No. of House 1921
	frame alambased finish	
	x roomed, frame clapboard finish	2
4,000	ver six rooms, solid brick	1
		_
\$10,000		3

In addition to the above a loan of \$3,000 was approved in 1920 for a house which is not yet erected.

LONDON

Houses Erected

"The Ontario Housing Act, 1919"

N	o. of Hou 1921 1	roomed.	solid	brick	Loans 1921 \$4,500
	_	,			
					\$4.500

LONDON

Houses Erected

"The Municipal Housing Act, 1920"

No. of Hou	uses	Loans
1921		1921
2	Four roomed, frame clapboard finish	
2	Five roomed, frame clapboard finish	
18	Five roomed, brick veneer	74,770
1	Six roomed, frame clapboard finish	3.000
21	Six roomed, brick veneer	84,000
1	Six roomed, solid brick	
45		\$179,120

MERRITTON

Houses Erected

"The Ontario Housing Act, 1919"

No. of Hous 1921 1	frame	clapboard	finish	Loans 1921 \$3,000
_				
				\$3,000

MILTON

Houses Erected

"The Ontario Housing Act, 1919"

No. of Hou 1921 1	roomed,	solid	brick	Loans 1921 \$4.000
_				
				#4 000

MIMICO

Houses Erected

"The Ontario Housing Act, 1919"

No. of House 1921 1	roomed,	solid	brick	 Loans 1921 \$4,500
-				
				\$4.500

NIAGARA FALLS

Houses Erected

"The Municipal Housing Act, 1920"

No. of Hou	18es	Loans
1921		1921
1	Five roomed, frame clapboard finish	\$2,700
2	Five roomed, brick veneer	6.460
8	Six roomed, frame clapboard finish	27.100
8	Six roomed, brick veneer	
2	Over six rooms, brick veneer	
21		\$75,660

OTTAWA

Houses Erected

"The Ontario Housing Act, 1919"

No.	of Hou 1921	ises					Loans 1921
	18						\$72,000
	2	Six	roomed,	brick	veneer		8,000
	20						\$80,000

POINT EDWARD

Houses Erected

"The Ontario Housing Act, 1919"

No.	of Hou 1921		roomed	frame	claphoard	finish	Loans 1921 \$3,500
	_	DIX	roomea,	Traine	спарышти	Tillion	\$3,500

PORT COLBORNE

Houses Erected

"The Ontario Housing Act, 1919"

No. of Hou 1921 1 1	Six roomed, brick veneer Over six rooms, brick veneer	
2		\$8,000

SANDWICH

Houses Erected

"The Ontario Housing Act, 1919"

lo. of Houses	Loans
1921	1921
1 Five roomed, solid brick	\$4,000
1 Six roomed, frame clapboard finish	
1 Six roomed, brick veneer	
1 Six roomed, solid brick	4,000
	· · · · · · · · · · · · · · · · · · ·
4	\$14,800

SARNIA

Houses Erected

"The Ontario Housing Act, 1919"

No.	of Hou	ses				Loans
	1921					1921
	1	Five	roomed.	frame clapboard	finish	 \$3,500
	1					
	2					\$7,500

SARNIA

Houses Erected

"The Municipal Housing Act, 1920"

No. of Hou	ses	Loans
1921		1921
2	Five roomed, frame clapboard finish	\$7,000
24	Six roomed, frame clapboard finish	84,000
1	Over six rooms, brick veneer	
1	Over six rooms, solid brick	
28		\$99,500

SCARBOROUGH TOWNSHIP

Houses Erected

"The Ontario Housing Act, 1919"

]	No. of Hous 1921 1	roomed,	frame	clapboard	finish	Loans 1921 \$3,000	
						The state of the s	
						\$3,000	

SMITH'S FALLS

Houses Erected

"The Ontario Housing Act, 1919"

Loans				ses	No. of Hou
1921					1921
\$4,000	brick	solid	roomed,	Six	1

\$4,000

ST. CATHARINES

Houses Erected

"The Ontario Housing Act, 1919"

No. of Hou 1921 1	roomed,	frame	clapboard	finish	Loans 1921 \$3,200
_					
					\$3,200

STAMFORD TOWNSHIP

Houses Erected

"The Municipal Housing Act, 1920"

No.	of Hou	ises	Loans
	1921		1921
	2	Four roomed, frame clapboard finish	\$ 3,900 00
	4	Five roomed, frame clapboard finish	
	7	Six roomed, frame clapboard finish	
	2	Six roomed, brick veneer	
	15		\$49,439 66

STRATFORD

Houses Erected

"The Ontario Housing Act, 1919"

No.	of Hou 1921 3	roomed.	brick	veneer	Loans 1921 \$9,400
		1			\$9,400

Two of the above houses are being constructed by The Classic Housing Company, Ltd.

STURGEON FALLS

Houses Erected

"The Ontario Housing Act, 1919"

No. of Hous 1921 1	roomed,	frame	clapboard	finish	Loans 1921 \$3,500
					\$3,500

SUDBURY

Houses Erected

"The Municipal Housing Act, 1920"

No. of Hous	ses	Loans
1921		1921
1	Four roomed, frame clapboard finish	\$3,000
1	Six roomed, frame clapboard finish	
10	Six roomed, brick veneer	
1	Six roomed, solid brick	
6	Over six rooms, brick veneer	21,500
-5	Over six rooms, solid brick	22,500
24		\$93.000

Of the above houses erected in 1921, twenty are detached, and four are semi-detached.

THOROLD

Houses Erected

"The Ontario Housing Act, 1919"

No. of House 1921 2	roomed,	frame	clapboard	finish	Loans 1921 .\$6,500
_					\$6,500

TILBURY

Houses Erected

"The Municipal Housing Act, 1920"

No. of Ho 1921	uses	Loans 1921
2	Six roomed, solid brick	\$7,000
1	Over six rooms, solid brick	
3		\$10,500

WALKERVILLE

HOUSES ERECTED

"The Ontario Housing Act, 1919"

No. of Hou 1921	1921	roomed	solid	hviole		Loans 1921
_	OIA	roomea,	30114	DITCK	***	
						\$18,000

WALKERVILLE

Houses Erected

"The Municipal Housing Act, 1920"

No. of Ho	uses	Loans
1921		1921
1	Five roomed, brick veneer	\$3,000
1	Over six rooms, brick veneer	3.000
7	Over six rooms, solid brick	31,500
_		-
9		\$37,500

WELLAND

Houses Erected

"The Ontario Housing Act, 1919"

No. of Hous 1921		1			. ,	Loans 1921
1	Six	roomed,	solid	veneer brick		
_		1				
2						\$7,000

WHITBY

Houses Erected

"The Ontario Housing Act, 1919"

No. of Houses 1921 1 Over si	six rooms, brick veneer	Loans 1921 \$3,600		
-				\$3.600

WINDSOR

Houses Erected

"The Ontario Housing Act, 1919"

No. of Houses	Loans
1921	1921
1 Six roomed, frame clapboard finish	\$3,000
2 Six roomed, solid brick	8,000
1 Over six rooms, solid brick	4,000
_	-
4	\$15,000
In addition to the above, loans amounting to \$200,000 have been approved f	for houses which

In addition to the above, loans amounting to \$200,000 have been approved for houses which are not yet erected.

WINDSOR

Houses Erected

"The Municipal Housing Act, 1920"

No.	of Hou	ises	Loans
	1921		1921
	5	Five roomed, frame clapboard finish	\$17,500
	6	Five roomed, brick veneer	
	54	Five roomed, solid brick	243,000
	10	Six roomed, frame clapboard finish	
	33	Six roomed, brick veneer	
	41	Six roomed, solid brick	184,500
	_		
	149		\$636,000

YORK TOWNSHIP

Houses Erected

"The Ontario Housing Act. 1919"

	1100 011111110 11011111 11011	
No. of	Houses	Loans
19	921	1921
	1 Six roomed, frame clapboard finish	\$3,000
2	20 Six roomed, solid brick	77,650
_	1 Over six rooms, brick veneer	3,500
	1 Over six rooms, solid brick	4,000
-		-
2	23	\$88,150

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